Tala loan application form: How to get an MPESA loan in 3 minutes

July 30, 2019 by John Gitahi

Unlike traditional lenders like banks and [SACCOs](#), all you need to access an instant loan to your MPESA from Tala is to complete the Tala loan application form.
As you will see shortly, it's a simple form and since you do it from your phone, you will have your loan approved within minutes.

This article will show you how to download Tala (previously known as Mkopo Rahisi) and fill the Tala loan application form.

Your loan is usually credited to your Mpesa shortly thereafter.

Let's go straight to the steps:

Tala loan application form: Step-by-step Instant Loan application Guide

1: Tala apk download

You can only open the Tala loan application form from the Tala loan app so start by downloading it.

Step-by-step:
1. Go to **Google Playstore** on your Smartphone and type **Tala loan app** to search for the app.
2. It should appear on your screen after a short while. Select **Install**.
3. Hold on for some moments as your phone downloads and install the app.

Side note:

Please don't search for Tala loan app for iPhone!

It's not available because iPhone have robust security controls and will deny the App access to some of the information it requires to evaluate your loan application.

Windows phone users can, however, download the Tala app by visiting the Microsoft app store.

2: Tala registration

Just before we discuss how to complete the Tala loan application form in Kenya from your phone, let's learn how to register.

The purpose of the Tala registration is to capture some of your basic information to facilitate your loan application.

Tala will also confirm your identity during this step.

Side note:
Tala works only via MPESA currently so ensure that you're using your Safaricom line during the application.

Also, check that you're logged in to your Facebook account before proceeding since the app will be connecting to your Facebook account during the registration.

Step-by-step:

I want to assume that you haven't closed the newly installed Tala app (If you have, locate it from your installed apps area) and then..

1. Click **Open** on the app.
2. Click **Sign-up** (new borrowers).
3. Type your **Safaricom number** then press **Verify**. The system sends to your phone a **verification code** in form of SMS- it should automatically insert itself in the provided space. Click **next** as soon as it does this.
4. Now type all the asked-for details in the respective spaces….Your name, ID no., income/work, Education level, etc. Answer everything and select **next**.

It's important that you be truthful when answering the questions here as the answers influences Tala's decision on whether it shall give you a loan and the loan amount. And don't forget to create a good 4-digit PIN.

5. Be sure to countercheck everything once asked to.

With that out of our way, we can now tackle the most exciting step- how to make your Tala application for a quick loan.
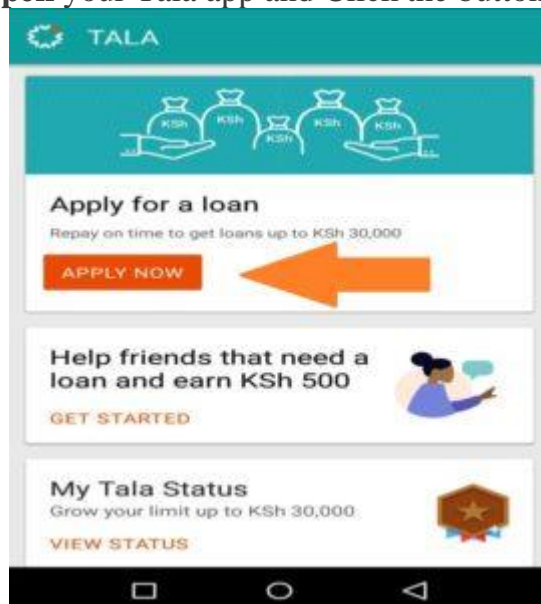
How do i apply for a Tala loan?

You fill in the Tala loan application form.
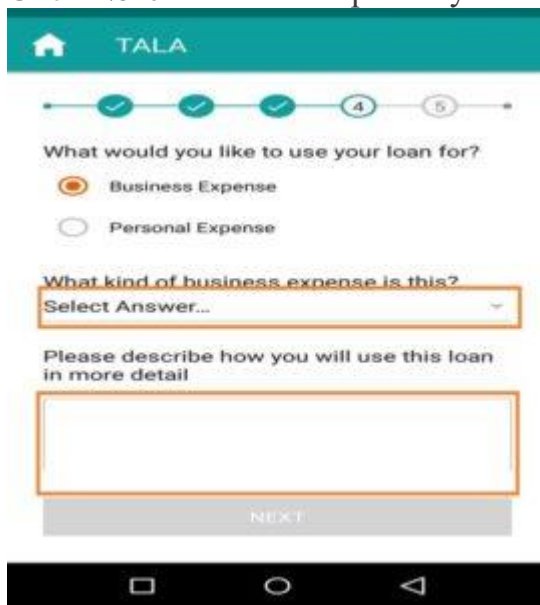
Follow these steps…

Step-by-step

1. **Open** your Tala app and Click the button **Apply loan**. Type your PIN if prompted

to.

2. The Tala loan application form loads on your phone's screen. Again **Enter the necessary information** honestly including how you'll be using the loaned amount.

3. Click **Next** after each step until you're through.

4. **Review your answers** and **Edit** if you want to amend any section. Otherwise, click **Continue**
5. Soon a screen loads informing you of how much Tala has approved as your loan. You can click on **Choose a loan amount** to borrow a lesser amount.
6. Click **Choose when to repay** to specify your most convenient Tala loan repayment period **(30/21 days).** The service fee will also be indicated appropriately.
7. **Click** to select whichever option you prefer then click **Accept**.

Congratulations! Your money will shortly be deposited into your MPESA account.

If you wish to withdraw the amount, just walk into your nearest MPESA agent and make an immediate withdrawal..

Can you see how simplistic the entire Tala emergency loan application process is?

Let's now look at how you will be repaying your Tala loan when the time comes…

·   ALSO READ: **[Zidisha Loan App: Downloading and loan application guide](#)**

Tala loan repayment

Just like the loan application process, Tala has also simplified the loan repayment process. You actually can choose to pay directly from the app or via Tala paybill number.

Here is how to do it..

How to pay Tala Loan using MPESA

1. Open the **MPESA menu** on your phone.
2. Select **Lipa na MPESA**.
3. Click
4. Enter **Tala Paybill number**
5. Enter your **Tala-registered Safaricom phone number.**
6. Type the **amount** you're repaying then your **MPESA pin**, and press **OK**.
7. Confirm the details and wait for the payment transaction to go through if happy.

You are immediately sent an SMS by Tala and MPESA confirming the payment.

How to pay Tala Loan from the Tala app
You can as well pay from inside the app.

Step-by-step:

1. **Open** the app.
2. **Enter your PIN** if asked.
3. Your current loan is shown there on the screen and you will see a message asking you to pay. **Click** on the message.
4. This automatically loads the MPESA Menu. Simply **type (or copy-paste)** the amount you wish to pay, **type your PIN**, and proceed to make the payment.

Tala Paybill

Tala paybill number is 851900 as I had mentioned above.

Since we are done with most of the basics, let's now discuss a couple of other issues surrounding the Tala app and its usage.

Update Tala App

You should try to update the Tala app as often as possible. That's because a properly update app is more secure (You know we are living in the age of hackers) besides being a joy to use.

Additionally, Tala is always upgrading the app and adding new features so you will get an opportunity to enjoy the latest thrilling features in the app.

Here is how to update Tala app.

Step-by-step:
1. Open **Google Playstore**.
2. Locate the **Tala app** from the list of **installed apps**.
3. **Click** You will notice the **Update button** displayed if the app has pending updates. Simply click **Update**. If not, the app is updated and you don't need to take any action.

Side notes:

- You should be connected to a reliable Wi-Fi or have adequate bundles before commencing the process.
- Like most of the apps offering online loans in Kenya, Tala app updates automatically the moment you connect to a Wi-Fi so you're hardly required to perform manual updates.

Requirements to qualify for Tala loan (How do I qualify for a Tala loan?)

To be awarded a loan, Tala requires that:

1. You're an adult (at least 18 years old).
2. You have an active Facebook account.
3. You own an active email address.
4. You have a registered Safaricom mobile number.
5. You are using a smartphone.

Note that you can only connect one Tala account to your mobile phone so you're likely to receive an error if your phone was previously linked to a different account.

In such a case, just contact the Tala customer care staff using the contact details below for assistance.

·   **ALSO READ:** [Haraka loan application: Instant MPESA Loans [Step-by-step]](#)

Tala contacts

You can ask for help from the super-helpful Tala customer care agents if stuck when downloading or when filling the Tala loan application form.

Use these Tala loan contacts..

Official website: https://tala.co.ke
Email address: hellokenya@talamobile.com
SMS contact: 21991

Tala kenya contacts –Social media

Tala Facebook: https://web.facebook.com/talakenya
Twitter: https://twitter.com/talamobile?lang=en
Instagram: https://www.instagram.com/talamobile
Linkedin: https://www.linkedin.com/company/tala-mobile/

Tala Loan Terms and Conditions

Tala charges a 5-15% one-time service fee on your loan principal and you are allowed to pay either within 21 or 30 days (select your best option).

A further 8% is charged on late loans as extension fee (one-time).

Beyond that, there are no further applicable fees when borrowing from Tala.

Moving on, Tala rewards you if you continuously make timely repayments by raising your loan limit and lowering the imposed service fee.

At the moment, the maximum loan you can access from Tala is shs.30000 repayable and you can only be permitted such an amount after borrowing and repaying several times.

How to reset Tala pin

Again resetting your Tala pin is quite straightforward.

Step-by-step:

1. Open your **App**.
2. Skip the **Enter your Tala PIN** and instead click on **Forgot PIN**?
3. You're prompted to **type** your **National ID Card number**. Do that.
4. A new SMS with a Verification Code will be sent to you. **Type** this verification code in the indicated space the click **Next**.
5. Now type your brand new Tala PIN.

What happens if you don't pay your Tala loan?

Now, you don't want to run away with Tala's loan since the consequences can be drastic.

First, Tala will impose an 8% penalty on your outstanding loan so you will be forced to pay more.

Secondly, and more scaring, all Tala loan defaulters are submitted to CRB meaning that your chances of securing loans in Kenya will be severely hampered.

Still, Tala's debt collection arm will be an unwelcome nuisance in your life with daily calls, threatening text messages, and such inconveniences.

Needless to say, you shall, in addition, be permanently blacklisted from this loan app.

You should also avoid delayed payments since they make your loan costly not to mention that it might cause your loan limit to be reduced further.

In fact, the surest way to secure larger Tala loans with time is repeatedly making on time payments.